

**State of Michigan
Department of Labor and Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
April - June 2007**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Alternative Investments, LCC Saint Marie, Patrick Okemos, MI	4861	Securities	Cease and Desist	10-13-06	MCL 451.808a Engaging in a practice constituting a violation of the Uniform Securities Act	Consent Order	5-4-07	Cease and Desist
American Heritage Mortgage Company Mason, OH	5072	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	6-27-07	Voluntarily Surrender License
Barriger, Brian Northville, MI	5050	Securities	Cease and Desist	4-20-07	MCL 451.807 Failure to comply with enforcement investigations	Consent Order	5-23-07	\$1,000 Civil Penalty Cease and Desist
Brady, Paul Kalaska, MI	3996	Insurance	Notice of Opportunity to Show Compliance	2-24-06	MCL 500.1239 Conduct unbecoming an agent	Final Decision	5-23-07	Revocation
Bright Star Energy, Inc. Wilbraham, MA Ragucci, Peter Barton, Gregory Vincent, Donald	4913	Securities	Cease and Desist	12-12-06	MCL 451.501 Unlawful offer, sale, or purchase of any security	Consent Order	4-8-07	Cease and Desist \$4,000 Civil Penalty for Each Respondent

Enforcement Actions
April – June 2007
Page 2

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Callahan, Carolyn South Bend, IN	4899	Insurance	Notice of Opportunity to Show Compliance	11-14-06	MCL 500.1206 Failure to meet licensing requirements MCL 500.1239 Conduct unbecoming an agent	Final Decision	4-30-07	Revocation
Choulagh Investments, Inc. Eastpointe, MI	5062	Consumer Finance	Notice of Opportunity to Show Compliance	5-4-07	MCL 487.2132(a) Failure to maintain net worth	Consent Order	6-13-07	\$500 Civil Penalty
Cowell, Kevin Southfield, MI	3030	Insurance	Notice of Opportunity to Show Compliance	3-10-05	MCL 500.2018 Making false or fraudulent statements or representations on an application for an insurance policy	Final Decision	5-24-07	Revocation
Cross Mortgages Grandville, MI	4882	Consumer Finance	Notice of Intention to Revoke License	2-10-07	MCL 445.1672 Failure to conduct business in accordance with the law	Final Decision	4-5-07	Revocation
Dickson, Ricky Jr. Charlotte, MI	4990	Insurance	Notice of Opportunity to Show Compliance	3-22-07	MCL 500.249 Failure to comply with Commissioner's fingerprint request MCL 500.1239 Conduct unbecoming an agent	Consent Order	6-12-07	Revocation
Dolex Dollar Express, Inc. Arlington, TX	4959	Consumer Finance	Proposed Consent Order	3-1-07	MCL 487.1011(1) Unlicensed Activity	Consent Order	4-5-07	\$29,000 Civil Penalty

Enforcement Actions
April – June 2007
Page 3

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Energy Resources Management Co, LLC Jet Energy 2004-3, LLC Traverse City, MI	4949	Securities	Cease and Desist	2-23-07	MCL 451.701 Violation of Uniform Securities Act MCL 451.802(b)(9) Failure to meet requirements for transactions pursuant to an offering	Consent Order	4-17-07	Cease and Desist
Five Star Mortgage Lathrup Village, MI	5089	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	6-14-07	\$500 Civil Penalty \$1,000 Late Penalty
Fortess Home Mortgage, Inc. Sarkisian, John Royal Oak, MI	4995	Consumer Finance	Proposed Consent Order	3-27-07	MCL 445.1652 Unlicensed Activity	Consent Order	5-24-07	\$1,000 Civil Penalty
Garrison, Roberta Mattawan, MI	4827	Insurance	Notice of Opportunity to Show Compliance	9-13-06	MCL 500.1239 Conduct unbecoming an agent MCL 500.4503 Participation in fraudulent insurance acts	Final Decision	5-17-07	Revocation
Ghais, Ali Dearborn Heights, MI	3595	Consumer Finance	Order of Prohibition	7-15-07	MCL 445.1668a Code Violation of the MBLSLA	Consent Order of Prohibition	4-24-07	Prohibition
Great Lakes Health Plan, Inc. Southfield, MI	4291	Insurance/HMO	Notice of Opportunity to Show Compliance	6-30-06	MCL 500.1341 violation of insurance company transactions with a holding company	Consent Order	4-17-07	\$500 Civil Penalty
Hantz Financial Services Southfield, MI	4849	Consumer Finance	Notice of Opportunity to Show Compliance	9-21-06	MCL 445.1652 Unlicensed Activity	Consent Order	6-28-07	\$350,000 Civil Penalty – Combined with EC# 4290

Enforcement Actions
April – June 2007
Page 4

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Hantz Financial Services Southfield, MI	4290	Consumer Finance	Notice of Opportunity to Show Compliance	6-30-06	MCL 445.1652 Unlicensed Activity	Consent Order	6-28-07	\$350,000 Civil Penalty – Combined with EC# 4849
Higgins, Jimmy Lansing, MI	4825	Consumer Finance	Order of Prohibition	8-29-06	MCL 445.1668a Code Violation of the MBLSLA	Order of Prohibition	4-18-07	Prohibition
Jennings, Ralph Detroit, MI	4878	Insurance	Notice of Opportunity to Show Compliance	10-24-06	MCL 500.1200 Failure to exhibit good moral character	Consent Order	4-17-07	\$500 Civil Penalty
Jet Energy 2004-1, LCC Energy Resources Management Co, LLC Traverse City, MI Tucker, Thomas Energy Resources Mgmt Co., LLC Deneau, William Miller, John	4862	Securities	Cease and Desist	10-13-06	MCL 451.501 Unlawful offer, sale, or purchase of any security MCL 451.701 Violation of Uniform Securities Act	Consent Order	4-17-07	Cease and Desist
Jet Energy 2004-3 Energy Resources Mgmt Co., LLC; Traverse City, MI Deneau, William W. Tucker, Thomas Miller, Jr., John V.	4949	Securities	Cease and Desist	10-13-26	MCL 451.501 Unlawful offer, sale, or purchase of any security MCL 451.701 Violation of Uniform Securities Act	Consent Order	4-17-07	Cease and Desist

Enforcement Actions
April – June 2007
Page 5

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
LA Insurance Kassab, Sandy B. Detroit, MI	5147	Insurance	Proposed Consent Order	6-5-07	MCL 500.1207(1) Fiduciary Violation	Consent Order	6-27-07	\$2,500 Civil Penalty Cease and Desist
Land Equity 2, LLC Land Equity Management, Inc. Grand Rapids, MI Smart, Robert Grand Rapids, MI	4863	Securities	Cease and Desist	10-13-06	MCL 451.601 Unregistered activity in violation of the Uniform Securities Act MCL 451.702 Failure to register securities by notification	Consent Order	4-26-07	Cease and Desist \$1,000 Civil Penalty
Legacy Mortgage Corporation North Branch, MI	4269	Consumer Finance	Notice of Intention to Revoke License	5-15-07	MCL 445.1659 Transferring or selling license without Commissioner consent	Final Order	6-6-07	Revoke License
McGill, Duane Olivet, MI	4207	Consumer Finance	Notice of Opportunity to Show Compliance	10-12-06	MCL 445.1652(b) Engaging in fraud, deceit, or misrepresentation	Consent Order	5-24-07	\$2,500 Civil Penalty Cease and Desist
McGowen, Dore' Hood Troy, MI	4884	Consumer Finance	Notice of Opportunity to Show Compliance	3-6-07	MCL 445.1652 Unlicensed Activity MCL 445.1671 Failure to maintain books	Consent Order	6-29-07	Revoke License
Mortgage Team, L.L.C. (The) Adrian, MI	5103	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	5-21-07	\$500 Civil Penalty \$1,000 Late Penalty

Enforcement Actions
April – June 2007
Page 6

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Muma, Carl Jackson, MI	4922	Insurance	Notice of Opportunity to Show Compliance	1-25-07	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	6-20-07	Revocation
Northern Great Lakes, Inc. Onaway, MI	3861	Consumer Finance	Notice of Opportunity to Show Compliance	9-20-05	MCL 451.1659 License transfer or assigned without consent of Commissioner	Final Decision	4-4-07	Revoke License
One Source Financial Group, LLC Roderick, Alex Costa Mesa, CA	4860	Securities	Cease and Desist	10-13-06	MCL 451.501 Unlawful offer, sale, or purchase of any security	Final Order	4-5-07	Cease and Desist
Schurr, Richard Frankenmuth, MI	4604	Insurance	Notice of Opportunity to Show Compliance	7-28-06	MCL 500.1239 Conduct unbecoming an agent MCL 500.2005(a) Unfair method of competition	Consent Order	5-3-07	Revocation
SDK Real Estate Funding, LLC Osceola, IN	5115	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	6-14-07	\$500 Civil Penalty \$1,000 Late Penalty Fee
Siebert, Kenneth Detroit, MI	4857	Insurance	Notice of Opportunity to Show Compliance	10-05-06	MCL 500.1207 Fiduciary Violation	Consent Order	4-5-07	\$500 Civil Penalty
Sienkiewicz, Dan Alexander Ray Township, MI	3594	Consumer Finance	Order of Prohibition	7-15-07	MCL 445.1668a Code Violation of the MBLSLA	Consent Order of Prohibition	4-27-07	Prohibition

Enforcement Actions
April – June 2007
Page 7

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Statewide Residential Lending, Inc. Shelby Township, MI	5119	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	6-27-07	\$500 Civil Penalty
Stokes, Richard Royal Oak, MI	3978	Consumer Finance	Order of Prohibition	2-6-07	MCL 445.1688a Code Violation of the MBLSLA	Prohibition	4-25-07	Prohibition
Thorton, John Sterling Heights, MI	3561	Consumer Finance	Order of Prohibition	7-11-07	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	4-5-07	Prohibition
Walker, Darrell Flint, MI	3986	Consumer Finance	Order of Prohibition	2-7-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	4-5-07	Prohibition
Willingham, Ryan Detroit, MI	4909	Insurance	Notice of Opportunity to Show Compliance	12-06-06	MCL 500.1239 Conduct unbecoming an agent	Final Decision	4-30-07	Revoke License
Zemer, Gerald Flint, MI	4603	Insurance	Notice of Opportunity to Show Compliance	7-27-06	MCL 500.1226(3) Adjuster rate violation MCL 500.1239 Conduct unbecoming an agent	Consent Order	4-27-07	\$500 Civil Penalty